

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

KEITH LAMAR RIDDICK  
SHEILA MARIE SYDNOR-RIDDICK  
Debtor(s)

Case No. 16-13644-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/20/2016.
- 2) The plan was confirmed on 06/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/03/2019.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$92,227.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$92,227.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,084.72
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,855.91
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,940.63**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLENTOWN SCHOOL DISTRICT	Secured	8,078.52	17,102.28	17,102.28	7,160.58	0.00
ALLENTOWN SCHOOL DISTRICT	Secured	424.00	3,251.10	3,251.10	1,361.21	0.00
AMERICAN INFOSOURCE LP	Unsecured	212.00	203.62	203.62	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	1,803.31	1,803.31	0.00	0.00
APCI FEDERAL CREDIT UNION	Unsecured	400.00	599.50	599.50	0.00	0.00
CITY OF ALLENTOWN	Unsecured	NA	70.00	70.00	0.00	0.00
CITY OF ALLENTOWN	Secured	NA	1,231.69	1,231.69	515.69	0.00
CITY OF ALLENTOWN	Secured	NA	1,534.98	1,534.98	642.69	0.00
CITY OF ALLENTOWN	Secured	2,194.69	2,642.32	2,642.32	1,106.32	0.00
CITY OF ALLENTOWN	Priority	NA	329.18	329.18	329.18	0.00
FEDERAL LOAN SERVICING	Unsecured	38,683.00	9,641.12	9,641.12	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	6,273.48	1,095.88	1,095.88	1,095.88	0.00
PA DEPARTMENT OF REVENUE	Secured	NA	10,316.10	10,316.10	4,319.26	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	238.80	238.80	0.00	0.00
PA SCDU	Priority	4,405.00	1,654.22	NA	0.00	0.00
PEOPLE FIRST FCU	Secured	23,571.00	21,322.94	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	200.00	660.58	660.58	0.00	0.00
SPRINT	Unsecured	1,148.00	1,011.09	1,011.09	0.00	0.00
SPRINT	Unsecured	1,200.00	1,907.59	1,907.59	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	5,298.00	7,907.15	7,907.15	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	11,642.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	7,382.03	7,382.03	7,382.03	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	2,554.94	2,554.94	0.00	0.00
WELLS FARGO BANK NA	Secured	400,075.00	378,858.29	139,420.10	58,374.03	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$139,420.10	\$58,374.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$36,078.47	\$15,105.75	\$0.00
<b>TOTAL SECURED:</b>	<b>\$175,498.57</b>	<b>\$73,479.78</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,807.09	\$8,807.09	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,807.09</b>	<b>\$8,807.09</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,597.70</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,940.63</u>	
Disbursements to Creditors	<u>\$82,286.87</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$92,227.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2019

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.